



The Commonwealth of Massachusetts Group Insurance Commission

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Dear GIC Long Term Disability (LTD) plan member,

The purpose of this letter is to make sure that you do not jeopardize LTD benefits to which you may be entitled by failing to file your claim in a timely fashion. If you are unable to work due to illness or injury at some point in the future, you should file a claim with Unum as soon as possible.

If you wait more than 180 days after your disability begins, you may not be eligible to receive benefits. Please **DO NOT WAIT** until you have used up vacation, sick leave, and workers' compensation benefits to file a claim.

If you are currently unable to work due to illness or injury, have been out for 45 days or more, and have not yet filed a claim, call Unum at 1-877-226-8620 extension 1. You will receive a claim submission packet, which has paperwork for you, your physician, and your employer to complete so that your claim can be evaluated by Unum to determine whether your illness or injury qualifies you for long-term disability benefit payments.

Keep in mind that many different illnesses or injuries are covered by the plan. Disabling conditions that are covered by your plan include, but are not limited to: mental and psychiatric disorders, substance abuse, chronic fatigue, disabling back pain, cardiovascular conditions, injuries (work-related or not), repetitive motion injuries (e.g. Carpal Tunnel Syndrome), multiple sclerosis, amyotrophic lateral sclerosis (ALS), cancer, and respiratory conditions.

IF YOU HAVE ALREADY BEEN OUT OF WORK MORE THAN 180 DAYS AND HAVE NOT YET FILED A DISABILITY CLAIM WITH UNUM, CALL UNUM TODAY AT 1-877-226-8620 TO FILE A DISABILITY CLAIM. Because it appears that some people mistakenly believed that they were not supposed to file a claim until they had exhausted their vacation, sick leave, and workers' compensation benefits, Unum has agreed to a grace period. Plan members who have been out of work for more than 180 days should initiate a claim by October 30, 2015, which will be evaluated to determine whether the member is eligible for long-term disability benefit payments. If you have already been out of work for more than 180 days and you do not call Unum by October 30, 2015, you may not be eligible to receive benefits because of late filing. If you have been out of work for more than 18 months, your claim will be reviewed by Unum only if legal incapacity prevented you from filing a claim.

If you have any further questions about your LTD plan or benefits, please contact Erin Gilmartin of Unum 1-800-343-7808 extension 83445, and she will assist you.

Sincerely,

Catherine Moore
GIC LTD Program Manager